

Patent
Attorney's Docket No. 032668-004

12/3/02
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#6

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 2768
Application No.: 09/548,659) Examiner: Unassigned
Filed: April 13, 2000)
For: DELIVERY OF A SECURE MEANS OF)
GENERATING PERSON-TO-PERSON,)
PERSON-TO-BUSINESS, BUSINESS-)
TO-PERSON, AND BUSINESS-TO-)
BUSINESS FINANCIAL)
TRANSACTIONS)

3628

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**INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
- The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- Charge \$_____ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$_____ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

By: John F. Guay
John F. Guay
Registration No. 47,248

Date: November 20, 2002



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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants
hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.
Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

1. U.S. Patent No. 6,343,279
2. U.S. Patent No. 6,240,397
3. U.S. Patent No. 5,621,201
4. EP 0 590 861 A2
5. EP 0 590 961 A2
6. Owen Thomas, Money Changers; Moolah; Online Cash; www.ecompany.com,
October 2000.
7. GE Capital Financial, Inc., "GE Pre-Authorization System,"
www.ge.com/capital/cardservices/corpcard/3pcard4.htm.

The documents being submitted within three (3) months of the filing or entry of the
national stage of this application or before the first Office Action on the merits, whichever is later,
therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to the following copending applications and the documents cited therein:

<u>Application Number</u>	<u>Filing date</u>
10/160,178	June 4, 2002
10/160,190	June 4, 2002.

 In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

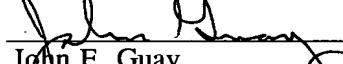
To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

By:


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Registration No. 47,248

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